

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Justin W. Holmes
Rachel K. Holmes
Debtors

Case No. 23-00099-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 23, 2023

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2023:

Recip ID	Recipient Name and Address
db	+ Justin W. Holmes, 5251 Chambersburg Road, Orrtanna, PA 17353-9763
jdb	+ Rachel K. Holmes, 5251 Chambersburg Road, Orrtanna, PA 17353-9763
5516859	+ Aetna Pharmacy Management, PO Box 741940, Atlanta, GA 30374-1940
5516861	+ Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5516863	+ Carlisle Regional Medical Center, 220 Wilson Street, Carlisle, PA 17013-3697
5516865	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5516874	Dr. Roy A. Himelfarb Surgery Center, 757 Norland Ave, Bldg 2, Suite 100, Chambersburg, PA 17201
5516875	+ Franklin Township Tax Collector, 863 Old Route 30, Orrtanna, PA 17353-9785
5516877	+ MSHMC Physicians Group, PO Box 643313, Pittsburgh, PA 15264-3313
5516880	#+ Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518
5516881	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5516882	+ Professional Account Services Inc, PO Box 1280, Oaks, PA 19456-1280
5516883	+ Reliant Capital Solutions, PO Box 30469, Columbus, OH 43230-0469
5516884	+ Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
5516887	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
5516892	+ Wellspan Chambersburg Hospital, PO Box 15119, York, PA 17405-7119
5516893	+ Wellspan Health, PO Box 15119, York, PA 17405-7119

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ngp@mooney4law.com	Jan 23 2023 18:49:00	Nicholas G. Platt, Mooney Law, 230 York Street, Hanover, PA 17331
tr	Email/Text: info@pamd13trustee.com	Jan 23 2023 18:49:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jan 23 2023 18:49:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Jan 23 2023 23:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516862	+ EDI: CAPITALONE.COM	Jan 23 2023 23:49:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5516864	+ EDI: CITICORP.COM	Jan 23 2023 23:49:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5516867	+ EDI: CITICORP.COM	Jan 23 2023 23:49:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
5516868	EDI: CITICORP.COM	Jan 23 2023 23:49:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108

5516869	+ EDI: CITICORP.COM	Jan 23 2023 23:49:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5516870	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 23 2023 18:49:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5516871	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 23 2023 18:49:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5516872	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 23 2023 19:00:22	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5516873	+ Email/Text: electronicbkydocs@nelnet.net	Jan 23 2023 18:49:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
5516876	EDI: IRS.COM	Jan 23 2023 23:49:00	Internal Revenue Service, PO Box 802502, Cincinnati, OH 45280
5516866	EDI: JPMORGANCHASE	Jan 23 2023 23:49:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5516878	+ EDI: NAVIENTFKASMSERV.COM	Jan 23 2023 23:49:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
5516879	+ EDI: NAVIENTFKASMSERV.COM	Jan 23 2023 23:49:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
5516860	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2023 18:49:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
5517216	EDI: PENNDEPTREV	Jan 23 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5517216	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2023 18:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5516885	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 23 2023 18:49:00	Rocket Mortgage/Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5516886	Email/Text: credit@snhu.edu	Jan 23 2023 18:49:00	Southern New Hampshire University, 2500 North River Road, Manchester, NH 03106
5517165	+ EDI: RMSC.COM	Jan 23 2023 23:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516888	+ EDI: RMSC.COM	Jan 23 2023 23:49:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5516889	+ EDI: RMSC.COM	Jan 23 2023 23:49:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5516890	+ Email/Text: bankruptcy@veridiancu.org	Jan 23 2023 18:49:00	Veridian Credit Unio, Attn: Bankruptcy, P.O. Box 6000, Waterloo, IA 50704-6000
5516891	+ Email/Text: vci.bkcy@vwcredit.com	Jan 23 2023 18:49:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
5516894	+ Email/Text: kcm@yatb.com	Jan 23 2023 18:49:00	York Adams Tax Bureau, 1405 N Duke St, PO Box 15627, York, PA 17405-0156

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Rachel K. Holmes ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Justin W. Holmes ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	<u>Justin W. Holmes</u>	Social Security number or ITIN: xxx-xx-8428
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Rachel K. Holmes</u>	Social Security number or ITIN: xxx-xx-5659
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 1/20/23
Case number:	1:23-bk-00099-HWV	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Justin W. Holmes	Rachel K. Holmes
2. All other names used in the last 8 years		fka Rachel Hodges
3. Address	5251 Chambersburg Road Orrtanna, PA 17353	5251 Chambersburg Road Orrtanna, PA 17353
4. Debtor's attorney Name and address	Nicholas G. Platt Mooney Law 230 York Street Hanover, PA 17331	Contact phone 717-632-4656 Email: ngp@mooney4law.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 1/23/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov.
(2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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